

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
Ganesan et al. : Expected Group Art Unit: 3624  
Rule 53(b) Continuation of :  
Serial No: 09/301,068, filed : Expected Examiner: C. Kyle  
April 28, 1999 :  
Filed: Concurrently Herewith :  
For: AN ELECTRONIC BILL PRESENTMENT TECHNIQUE WITH ENHANCE BILLER  
CONTROL

**INFORMATION DISCLOSURE STATEMENT**

Honorable Assistant Commissioner  
for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

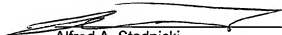
In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully submitted that the references listed on the attached Form PTO-1449 were previously cited either by the applicant or by the Examiner as prior art in the parent application U.S. S/N 09/301,068, filed on April 28, 1999. Therefore, it is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of

record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in dark ink, appearing to read 'Alfred A. Stadnicki', is written over a horizontal line.

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Date: August 22, 2003

AAS/led

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Substitute for form 1449A/PTO				<p align="center"><b>Complete If Known</b></p> <table border="1"> <tr> <td>Application Number</td> <td>Rule 53(b) of S/N 09/301068</td> </tr> <tr> <td>Filing Date</td> <td>Concurrently herewith</td> </tr> <tr> <td>First Named Inventor</td> <td>GANESAN, RAVI</td> </tr> <tr> <td>Art Unit</td> <td></td> </tr> <tr> <td>Examiner Name</td> <td></td> </tr> <tr> <td>Attorney Docket Number</td> <td>3350-0019B-CNT (1158.41319CC6)</td> </tr> </table>		Application Number	Rule 53(b) of S/N 09/301068	Filing Date	Concurrently herewith	First Named Inventor	GANESAN, RAVI	Art Unit		Examiner Name		Attorney Docket Number	3350-0019B-CNT (1158.41319CC6)
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>																	
Sheet	1	of	3														

U.S. PATENT DOCUMENTS					
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number/Kind Code <sup>2</sup> (if known)			
		US- 4,277,837		Stuckert	
		US- 4,319,336		Anderson et al.	
		US- 4,460,966		Anderson et al.	
		US- 5,025,373		Kroyer, Jr. et. al.	
		US- 5,220,501		Lawlor et al.	
		US- 5,231,571		D'Agostino	
		US- 5,283,829		Anderson	
		US- 5,287,270		Hardy et al.	
		US- 5,325,290		Cauffman et al.	
		US- 5,326,959		Perazza	
		US- 5,336,870		Hughes et al.	
		US- 5,341,429		Stringer et al.	
		US- 5,347,632		Flepp et al.	
		US- 5,383,113		Kight et al.	
		US- 5,420,405		Chasek	
		US- 5,483,445		Plickering	

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Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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		US-5,584,910			Flepp et al.	
		US-5,655,069			Bucci	
		US-5,699,526			Hogan	
		US-5,710,869			Clark et al.	
		US 5,727,249			Pollin	
		US-5,794,221			Egendorf	
		US-5,832,460			Bednar et al.	
		US-5,873,072			Kight et al.	
		US-5,884,288			Chang et al.	
		US-5,920,847			Kolling et al.	
		US-5,956,700			Landry	
		US-5,963,925			Kolling et al.	
		US-5,978,780			Watson	
		US-6,058,361			Nelson	
		US-6,055,567			Ganesan et al.	
		US-6,044,362			Noely	
		US-6,032,133			Hill et al.	
		US-5,893,080			McGuri et al.	
		US-5,465,206			Hill et al.	
		US-4,713,837			Gordon	

FOREIGN PATENT DOCUMENTS						
Examiner Initials <sup>a</sup>	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>2</sup> -Number <sup>3</sup> -Kind Code <sup>4</sup> (if known)				
Examiner Signature				Date Considered		

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		Application Number	Rule 53(b) of S/N 09/301.068
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OTHER PRIOR ART—NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s). <small>publisher, city and/or country where published</small>	T <sup>2</sup>
		"Luring Customers With Bill Pay", USBanker, November 1997, p. s18-s20	
		Russell Redman, "Integrion Sets Bill-Pay With Visa Deal", Bank Systems Technology, November 1997, p. 14	
		Sharon Talmor, "Pioneers in e-commerce", The Banker, January 1998, p. 69-71	
		"Microsoft and First Data Form Internet Bill Payment Company", America's Community Banker, August 1997, p. 6-7	
		Bill Orr, "Microsoft/First Data: the instant giant of Internet Bill Payments", ABA Banking Journal, November 1997, p. 95	
		"Checkfree delivers E-Bill", Internet Week, September 30, 1996, p. 1	
		Michael C. McChesney, "Banking in cyberspace: an investment in itself" IEEE Spectrum, February 1997, p. 54-59	
		"Utilities, Phone Companies Pilot Electronic Billing", Item Processing Report, November 7, 1996, p. 1	

Examiner Signature	/Mary Cheung/	Date Considered	07/24/2009
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